

ROOSEVELT IS CO-INSURANCE IS STANDARD BUSY IN WAKES RATES OIL CASE ROME HIGHER SETTLED?

To Make Three Days' Stage Journey—Even Catholics Approve His Course.

VATICAN BLAMED; AN INTENDED SNUB

Rome, Italy, April 6.—The final day of Mr. Roosevelt's stay in Rome was quite as busy as the two preceding days. After devoting two hours to mail and telegrams he left the hotel at 10 o'clock for a call on professor Giacomo Boni, the archaeologist. At 12 he received a visit from baron Fava, formerly Italian ambassador at Washington. The historian, Guglielmi Ferrero, entertained the former president, and a few friends at luncheon.

Tomorrow morning Mr. and Mrs. Roosevelt will begin a three days' drive from Spain, over the route to Genoa, which they traversed on their honeymoon.

From Genoa the Roosevelts will proceed by train to Porto Maurizio, near the French frontier, where they will stop three days at the villa of Miss Carow, Mrs. Roosevelt's sister.

Mr. Roosevelt has announced that he will receive no one at Porto Maurizio except Gifford Pinchot.

Mr. Roosevelt continues to deprecate in the most vigorous fashion the fierce religious tumult caused by the Vatican incident, which he regards as personal to himself.

When the Vatican statement, likening the situation to what might occur in Germany if he visited the Polish Separatists after seeing the emperor, was called to Mr. Roosevelt's attention, he said:

"If the German emperor would place as a condition to an audience that I should not see the Poles, I would make a similar reply. Upon that condition I shall be compelled to forego the pleasure of an audience."

Catholics Disapprove. A phase of the situation that is attracting more and more attention here is the open disapproval of the Vatican's action by numerous Catholics. This is not confined to laymen but extends to the hierarchy and even to the sacred college. Some of the cardinals have privately expressed dissent from action that places the church in position in any way hostile to Mr. Roosevelt. Catholics dwell on the many evidences of his friendship while he was the occupant of the white house and declare emphatically that the church is being placed in a false position toward the president and America.

Del Val at Fault. Responsibility generally is placed personally on the shoulders of cardinal Merry Del Val, the papal secretary of state. An eminent ecclesiastic is reported to have said:

"It is not the church but the private act of the Spanish secretary of state."

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El Pasoans Must Insure to 80 Percent Actual Value to Be Fully Insured.

ANOTHER GROUND FOR A PROTEST

Now comes the 80 percent co-insurance clause in the new fire insurance policies to further bewilder the property owners who have been forced to digest the key rate as applied to insurance. Equally important to the key rate the co-insurance is expected to reorganize the old system of carrying fire insurance in El Paso, and to cause a much greater amount of insurance to be carried in this city.

By the 80 percent co-insurance clause is meant that the man taking out insurance on his property is required to carry insurance to the amount of 80 percent of the cash value of his property or become responsible for the loss in proportion to the difference between the insurance actually carried and 80 percent of the cash value. In the past it has been customary for the property owner, or assured, as he is called by the insurance companies, to insure for much less than the actual value of his property, thinking that in case of a fire his loss would not be a total one and that the insurance carried would cover all the loss he would have.

Insurer Responsible. Under the new 80 percent clause, the insurer who insures for less than the value of his property, becomes an insurer to the amount of the difference between the amount carried and the 80 percent value. In other words, if he carries 50 percent insurance, he is carrying 30 percent of the risk and the insurance company 50 percent, and in case of a loss, that is not total, he would stand a proportionate part of the loss with the company. The alternate course to insure for less than the 80 percent is to take a higher rate than the one called for by the policies containing the 80 percent co-insurance clause.

Must Carry More Insurance. This means that a much larger total of insurance will be carried by the property owners in order to take advantage of the rate offered under the 80 percent co-insurance clause. Many business men have been carrying less than that amount of insurance on their properties and the increase in premiums resulting from the increased total of insurance carried will make the cost of carrying insurance in El Paso even higher than was anticipated when the 50 cent key rate was first announced.

80 Percent Insurance Clause. The 80 percent insurance clause and its bearing on the insurance situation will be one of the first things to be taken up by the Retail Merchants' association at its next meeting. Of almost equal importance to the primary purpose of the organization, the giving of railroad rebates to out of town shoppers, the co-insurance clause as well

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Question Bothering Washington Is "Did Justice Brewer Vote On It?"

WILL THE VOTE BE CLOSE OR NO?

Philadelphia, Pa., April 6.—A special to the Record from Washington says: Seven venerable jurists, sitting on Capitol hill as the supreme court of the United States, are keeping everybody in Washington, from the president down, guessing.

The guessing is on the question of whether the court voted on the Standard Oil suit before Justice Brewer died. Amplification of the question is, "How did he vote?" and "Was the vote close or was it so conclusive that a new member of the court is not needed to settle the suit?"

The justices remain silent. The secrecy of their deliberations has never been emphasized more strongly than at the present.

It is the impression in Washington that the president wants to appoint solicitor general Bowers to the vacancy. This he cannot do if the vote of a new member is necessary to decide the trust cases. Mr. Bowers's participation in the prosecution of the suits makes him ineligible to sit as a judge of the suits.

If a new member's vote is needed, Bowers is out of the running for the seat on the bench. In this event the president will have to find another man and this will take time. The senate will take some time with the appointment after the president makes it.

The one bit of evidence that the court has voted was discussed at the cabinet meeting. This evidence is circumstantial and far fetched.

The day the arguments in the case ended, special counsel Frank Kellogg, for the government, with the counsel for the Standard Oil company agreeing, asked the court for 10 days in which to file supplementary briefs. The court granted the request. Later Mr. Kellogg laid over into the Easter recess of the court and prevent a vote on the case until April 7. The next day he withdrew the request, the Standard Oil company's counsel joining him in the withdrawal.

Following this, the court had two brief conferences in which a vote could have been taken.

And the question agitating the whole government now is, "Did the court vote before Justice Brewer died?"

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WHISKEY, MAIN ELECTION ISSUE

Roswell Dry; Santa Fe Democratic

Roswell, N. M., April 6.—The no license ticket was elected at yesterday's election in this city, George T. Veal for mayor having a majority of 39 votes over J. Smith Lea, the Democrat. The total vote was 1160. Roswell is the first city in New Mexico to go dry. All candidates on the no license ticket, with the exception of one alderman and one school director, were elected. The election was hotly contested, the No License advocate, previous to the election holding numerous mass meetings and parades. The majorities range from 16 to 39 votes.

SANTA FE DEMOCRATIC. Santa Fe, N. M., April 6.—Arthur Seligman, Democrat, was elected mayor of Santa Fe over Frank Sturges, Republican, by a majority of 193 votes. But one Republican was elected. The Republican defeat was due chiefly to defections in the ranks. It is the first time in a long time that the Republicans have been defeated here.

SPEAKER AND TEXAN IN CLASH

Mr. Henry and Speaker Cannon Bandy Words—Taft Is Against the Boycott.

BROWNSVILLE CASE IS REPORTED ON

SOLDIERS GUILTY OF SHOOTING UP A TOWN. The military court of inquiry which for the last year has been investigating the shooting up of Brownsville, Texas, today reported finding that the evidence clearly sustained the charge that the shooting was done by soldiers of the 25th infantry, negro. The report was submitted to the secretary of war.

Washington, D. C., April 6.—The proceedings in the house today opened with a clash between speaker Cannon and Mr. Henry (Texas), over a point of order. Mr. Henry insisted that it was mandatory for the speaker to keep a quorum in the house.

Without ruling, Mr. Cannon replied that much of the business of the house was done without a quorum and it was the duty of the members as well as the speaker to see that a quorum was maintained.

Mr. Henry insisted on a ruling on his point of order.

The speaker commanded him to take his seat, using the gavel vigorously.

"I make the point of order, that no quorum is present, as the speaker refuses to do his duty," shouted Henry.

"The chair congratulates the gentleman that he has a duty to perform," retorted the speaker.

"I regret that I cannot congratulate the speaker upon the performance of his duty," exclaimed Mr. Henry.

"The chair does not desire the congratulations of the gentleman from Texas," replied Mr. Cannon.

A quorum was shown on rollcall and the house proceeded.

TAFT SAYS HE IS AGAINST THE BOYCOTT. Tells Delegation From Pennsylvania That He Does Not Believe in This Weapon of Labor.

Washington, D. C., April 6.—President Taft told a delegation of business men from Bethlehem and South Bethlehem, (Continued on Page Fifteen.)

MANY AMERICANS ARE RUSHING TO CANADA

Ottawa, Ont., April 6.—The immigration department reports that according to present indications fully 150,000 Americans will settle in Canada this year, principally farmers from western states, who are now pouring across the boundary to take up land in the Canadian west.

The increase in American immigration this year is more than 50 percent over last year.

EL PASO MAY GET CATTLEMEN

Amarillo, Texas, April 6.—The fight for the next convention of the Pan-handle Stockmen's association has narrowed down to Dalhart and El Paso, and E. H. Brinkard, of Canadian, will probably be elected the next president. The attendance at the convention is at least 7500. Automobiles took part in the parade today. The election will take place tomorrow.

CITY TO MAKE ICE AND SELL IT

Social Democrats in Milwaukee Also Promise Seat for Everybody in Car.

EIGHT-HOUR DAY FOR ALL WORKERS

Liquor Question Faced the Voters in Most of the Elections of the Country.

Milwaukee, Wis., April 6.—The Social Democratic party which swept Milwaukee city and county in yesterday's election, gave Emil Seidel, its candidate for mayor, 7109 plurality, according to complete returns. Seidel's plurality is the largest in the history of Milwaukee's municipal elections, with one exception. The new council consists of 21 Social Democrats, 16 Democrats and four Republicans.

Many reforms are advocated by the Social Democrats, which they will now attempt to put into effect. They include municipal ownership of the ice and light plants, sprinkling streets by the street railway company over its various lines; a seat for every passenger; 3 cent fare; cheaper gas; an eight hour day for labor; cheaper bread, and work for the unemployed at union wages at eight hours a day.

A street railway commission governs the rate of fares, and the state railway commission also regulates the fares.

The new political power will probably not be able to bring about any changes in that line, but there is going to be a thorough cleaning out of the city hall.

WETS HAVE BEST OF IT IN ILLINOIS

Capture More Towns Than the Dries—Champaign Goes Dry.

Springfield, Ill., April 6.—Elections in 285 cities and towns in Illinois yesterday on the saloon issue, indicates a tendency to return to the wet column.

Many cities having large populations were recaptured by the "wets." Reports show that 29 "dry" towns went "wet," and only 19 wet towns went dry, while 73 wet towns remained the saloon, while 119 dry towns remained true to their colors.

Rockford, one of the largest cities in the middle west, without saloons; Decatur, Dixon and Beardsville are among the towns where the dry victories for two years are reversed.

Wet majorities were reduced at Rock Island and Moline. Springfield, Decatur, Joliet, Elgin, Pana, Clinton and Bloomington went "wet."

Champaign, where the university of Illinois is located, remained in the dry column.

NEW OFFICERS FOR MIDLAND

J. A. Paley Elected Mayor. Hot Contest for Office of Marshal.

Midland, Tex., April 6.—In the city election Tuesday, with 200 votes polled J. A. Paley was elected mayor and the following aldermen won by a large majority: F. F. Elkin, Charles Sinclair, J. S. Day, C. B. Dunagan, J. E. Buckley, H. B. Dunagan, elected secretary, A. B. Estes, treasurer, and R. E. Crowley, court recorder.

In the race for marshal, S. D. Carr, for reelection, secured more votes than both of his opponents.

The city officials are good business men and the citizens of the town are well pleased.

JOHN W. ELDER ELECTED MAYOR OF ALBUQUERQUE

Republicans Elect Entire Ticket in the Third and Fourth Wards; Democrats Elect Councilmen and Members of School Board in First and Second Wards.

Albuquerque, N. M., April 6.—John W. Elder, Republican candidate for mayor, was elected in yesterday's election by a majority over Lester, the Democratic candidate, of one vote.

Dr. Elder carried the Third ward by (Continued on Page Six.)

DEL VAL MAKES AN OFFICIAL STATEMENT

Cincinnati, O., April 6.—In a cablegram to the Times-Star today, cardinal Merry Del Val, through Thomas Kennedy, rector of the American college at Rome, gives the following version of the Roosevelt incident:

When all is said and done it is a question of common courtesy. The holy see did not impose on Mr. Roosevelt, as has been wrongly asserted, the condition of not approaching the Methodists or other non-Catholic religious bodies in Rome.

The Methodist center in Via Settembre systematically joins hands with the worst and most antichristian and antipapal elements in Rome and they do so notoriously and in a most aggressive and insulting manner.

"The holy see, after the unfortunate Fairbanks incident, had every reason to fear that Mr. Roosevelt, unwittingly and in perfect good faith, might be led into showing open sympathy or friendship for this hostile center of aggression against the Catholic church in the heart of the Catholic world. Consequently, the wish was courteously expressed that he would avoid being dragged into the objectionable position of appearing publicly to support an offensive campaign against the pope."

Mr. Roosevelt replied, refusing all conditions or agreements, and thus allowed the possibility of his accomplishing what would be offensive to his holiness. It is simply a question of common courtesy and surely a common courtesy is not incompatible with the rights of freedom of an American citizen."

ROBBERS KILL AND LOOT AND ESCAPE

Pittsburg, Pa., April 6.—With the city and county police working desperately to round up a quartet of men who last night entered the Victor Banking company's building at "Bloody Corner," McKee's Rocks, shot and killed the general manager and bookkeeper, wounded several citizens and escaped with \$500 cash, a statewide dragnet has been thrown out today, and five suspects are already locked up.

The police are working on the theory that the bank holdup is the work of experienced robbers, and not foreigners or negroes, as intimated last night.

Railroad detectives throughout western Pennsylvania have been provided with fairly accurate descriptions of the outlaws and these have been wired as far west as Chicago.

PEARSON MAY LET ROCK ISLAND OUT TO PACIFIC

Philadelphia, Pa., April 6.—Reports here are that the Rock Island's expanding plans contemplate, with the aid of the Lehigh Valley and the Pearson Mexican line, an ocean to ocean route.

It is reported that the Rock Island will help Dr. Pearson to extend the Mexico Northwestern to the Mexican Pacific coast, and, with that road on the Pacific end of the great ocean to ocean line, the Rock Island in the center and the Lehigh Valley on the Atlantic end, the line would be complete.

EL PASO CASES IN APPEAL. San Antonio, Texas, April 6.—The fourth court of appeals, El Paso cases: Affirmed Otto Kuck et al. vs. Archibald Dixon, Jr., administrator. William Rolling vs. El Paso & Southwestern Railway company.